

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

RANDY STAFFORD  
ANGELA A STAFFORD  
Debtors

Case No. 08-00628

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2008.
- 2) The plan was confirmed on 05/07/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/21/2009.
- 5) The case was dismissed on 02/13/2009.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 122,025.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,113.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$7,113.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,749.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$404.36
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,153.36**

Attorney fees paid and disclosed by debtor: \$1,751.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANDERSON FIN NETWORK	Unsecured	206.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	2,229.00	2,236.14	2,236.14	0.00	0.00
B REAL LLC	Unsecured	400.00	400.46	400.46	0.00	0.00
CAVALRY SPV II LLC	Unsecured	923.00	NA	NA	0.00	0.00
CBCS	Unsecured	154.00	NA	NA	0.00	0.00
CHASE MANHATTAN BANK USA	Unsecured	244.00	NA	NA	0.00	0.00
COLLECTION	Unsecured	702.00	NA	NA	0.00	0.00
COLLECTION	Unsecured	122.00	NA	NA	0.00	0.00
COMED	Unsecured	198.00	861.36	861.36	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	335.00	NA	NA	0.00	0.00
DEBT CREDIT SERVICES	Unsecured	220.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SVC	Unsecured	125.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SVC	Unsecured	125.00	NA	NA	0.00	0.00
FBCS INC	Unsecured	719.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	149.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	1,645.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE L-Z	Priority	3,450.00	813.79	813.79	573.68	0.00
JJ MACINTYRE CO INC	Unsecured	1,058.00	1,060.79	1,060.79	0.00	0.00
KCA FINANCIAL SERVICE	Unsecured	450.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICE	Unsecured	164.00	NA	NA	0.00	0.00
KENNETH EISEN & ASSOC	Unsecured	56.00	NA	NA	0.00	0.00
MARQUETTE CONSUMER FINANCE	Unsecured	3,171.00	3,171.28	3,171.28	0.00	0.00
MCS	Unsecured	107.00	NA	NA	0.00	0.00
MCS	Unsecured	107.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	157.00	NA	NA	0.00	0.00
NATIONAL FITNESS FINANCIAL	Unsecured	438.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	121.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	498.00	493.64	493.64	0.00	0.00
NICOR GAS	Unsecured	1,360.00	1,359.51	1,359.51	0.00	0.00
OCWEN LOAN SVCG	Secured	40,649.15	4,385.96	4,385.96	4,385.96	0.00
OCWEN LOAN SVCG	Secured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PARK DANSAN	Unsecured	104.00	NA	NA	0.00	0.00
PLAZA ASSOCIATES	Unsecured	665.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	400.00	407.43	407.43	0.00	0.00
RAPID COLL SYSTEMS	Unsecured	99.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	349.00	364.65	364.65	0.00	0.00
UNIQUE NATIONAL COLLECTION	Unsecured	108.00	NA	NA	0.00	0.00
US BANK	Unsecured	669.00	NA	NA	0.00	0.00
WESMERE ELEMENTARY SCHOOL	Unsecured	318.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,385.96	\$4,385.96	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,385.96</b>	<b>\$4,385.96</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$813.79	\$573.68	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$813.79</b>	<b>\$573.68</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$10,355.26</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,153.36</u>	
Disbursements to Creditors	<u>\$4,959.64</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,113.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/26/2009

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.